

NOTE.—The application for a Patent has become void.

This print shows the Specification as it became open to public inspection.

PATENT SPECIFICATION



Convention Date (United States) : Feb. 21, 1919.

139,157

Application Date (in United Kingdom) : Jan. 27, 1920. No. 2588 / 20.

Complete not accepted.

COMPLETE SPECIFICATION.

Improvements in or relating to Negotiable Instruments of Obligations such as Bank Checks, Drafts and the like.

We, HEDMAN MANUFACTURING COMPANY, of 227, West Erie Street, Chicago, County of Cook, State of Illinois, United States of America, Assignees of DOUGLAS F. FESLER, do hereby declare the nature of this invention and in what manner the same is to be performed, to be particularly described and ascertained in and by the following statement:—

10 This invention relates to negotiable instruments of obligation, such as bank checks, drafts, etc., the object being to insure against fraudulent making, raising and duplicating of such instruments.

15 More specifically, the invention relates to instruments of the class described, which have their values printed thereon by a machine of the type commonly known as a check writer or check protector.

20 In order to prevent raising of such instruments, it has been the custom to provide check writing machines with certain type or printing elements, which were used to make an imprint immediately to the left of the character of

25 highest denomination forming part of the figure representing the value of the check. These type or printing elements were common to all machines put on the

30 market by a manufacturer, with the result that every machine had identically the same so-called fraud preventative. For example, if a certain organization wrote all of its checks with the characters

35 "pay \$" preceding the characters representing the values of the instruments, there was absolutely nothing to

prevent the fraudulent making of duplicate instruments, and this for the reason that all machines of the one type were 40 capable of printing similar characters or fraud preventative indicia.

It is one of the objects of the present invention to eliminate the possibility of thus fraudulently duplicating instru- 45 ments of the class described, and to accomplish this object, the invention contemplates providing each check-writing machine with certain fraud-preventative type or characters which are individual to 50 the drawer and different from the fraud preventative characters of other check writing machines. It will be seen that the likelihood of duplicating an instru- 55 ment is thus eliminated or reduced to a minimum, since to do so requires the use of the fraud preventative characters which are part of only one machine.

In the preferred form of the invention, certain type or characters are contem- 60 plated which not only function to carry out the object above set forth, but also to act as a valuable advertising feature. For example, the check writing machine of The John Doe Company will be provided 65 with characters which are individual to that company, and which are of themselves valuable as advertising matter, such as the name of the company or a certain mark used on the goods manu- 70 factured by the company.

These and other features of the invention will be pointed out more clearly in connection with the accompanying draw-

[Price 1/-]

ing, which illustrates a check made out in accordance with the invention.

Although the drawing shows the fraud preventative legend printed by the check writing machine as taking the place of the amount ordinarily written in long-hand, it is to be understood that the check may be made out in longhand, as in common practice, and the fraud preventative legend placed anywhere on the check, as obliquely across the face of the check.

A check according to this invention has indelibly printed thereon a fraud preventative legend consisting of two kinds of indicia, *i.e.*, firstly, indicia that is distinctly individual to the maker of the instrument, as, for instance, the name of the maker or his trade-mark, and, secondly, indicia representing the value of the check. The check shown in the drawing is signed by "John Doe, President," and the indicia "A. B. C. Co.", being individual to the maker of the check indicate that the check has been drawn against the account of the A. B. C. Co. by its President, John Doe. The indicia "\$529 and 65 cts." represents the value of the check. The indicia "A. B. C. Co." is printed upon the same line with and immediately preceding the indicia "\$529 and 65 cts.", the two kinds of indicia together constituting a fraud preventative legend "A. B. C. Co. \$529 and 65 cts." which makes it impossible to raise the check by adding one or more digits to the printed indicia representing the value of the check without removing all or any part of the indicia "A. B. C. Co.", since the indicia "A. B. C. Co." is an inscription which can be duplicated only by means of the machine possessed by the maker, it will

be seen that the likelihood of this form of check being raised is reduced to a minimum. The advertising feature of the check is, of course, apparent from an inspection of the drawing. Checks made out by an organization will possess certain individuality and will be instantly identified as having been issued by them.

Having now particularly described and ascertained the nature of our said invention, and in what manner the same is to be performed, we declare that what we claim is:—

1. A device of the class described, embodying indicia, representing the value of the instrument, printed thereon, and limiting or other fraud-preventative indicia also printed on the instrument and preceding the value indicia, said fraud preventative indicia consisting of the name of the maker of the instrument, or of advertising matter pertaining to the maker.

2. A device according to Claim 1, wherein the fraud-preventative indicia are printed on the instrument immediately to the left of the value indicia, and embody advertising matter pertaining to the maker of the instrument.

3. The device substantially as herein described and illustrated.

Dated this 27th day of January, 1920.

For HEDMAN MANUFACTURING COMPANY,

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Redhill: Printed for His Majesty's Stationery Office, by Love & Malcomson, Ltd.—1921.

[This Drawing is a reproduction of the Original on a reduced scale]

CITYVILLE, <u>Feb 12 1919</u>		No. <u>415</u>
THE CITY BANK OF CITYVILLE. (3-22)		
PAY TO THE ORDER OF	<u>John Brown</u>	\$ <u>529.65</u>
<u>A.B.C.CO. \$529 AND 65 CTS.</u>		DOLLARS
<u>C149553</u>	<u>John Doe</u> President.	

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